

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Camden County

| <u>Company</u> | <u>HO-3</u> | <u>HO-4</u> | <u>HO-6</u> |
|---|-------------|-------------|-------------|
| AAA Mid-Atlantic Ins Co of NJ | \$400 | \$155 | \$157 |
| Ace American Ins Co (Ace Group) | \$436 | \$110 | \$156 |
| All Amer Ins Co (Central Mutual of OH Group) | \$368 | \$161 | \$205 |
| Allstate NJ Ins Co | \$460 | \$103 | \$139 |
| American Fire & Cas Co (Ohio Casualty Group) | \$588 | N/A | \$329 |
| American Ins Co (Allianz Group) (2) | \$551-\$623 | N/A | N/A |
| American Intl Ins Co of NJ | \$419 | \$211 | \$283 |
| Amica Mutual Ins Co (1) | \$644 | \$183 | \$272 |
| Armed Forces Ins Exchange (3) | \$353 | N/A | \$135 |
| Associated Indemnity Corp (Allianz Group) (2) | \$659-\$778 | \$123-\$158 | \$209-\$231 |
| Atlantic Employers Ins Co (Ace Group) | \$512 | \$97 | \$135 |
| Atlantic Mutual Ins Co (Atlantic Mutual Group) | \$446 | \$160 | \$200 |
| Balboa Ins Co | \$449-\$935 | N/A | N/A |
| Bay State Ins Co (Andover Group) | \$424 | \$192 | \$228 |
| Camden Fire Ins Assoc (OneBeacon Group) | \$599-\$749 | \$176-\$192 | \$202-\$221 |
| Centennial Ins Co (Atlantic Mutual Group) | \$491 | \$162 | \$202 |
| Central Mutual Ins Co (Central Mutual of OH Group) | \$451 | \$161 | \$205 |
| Chubb Ins Co of NJ (Chubb Group) (2) | \$444 | \$126 | \$173 |
| Citizens Ins Co of Amer (All-America Financial Group) | \$364 | N/A | N/A |
| Countryway Ins Co | \$375-\$461 | \$131 | \$229 |
| Cumberland Mut Fire Ins Co | \$352-\$448 | \$160 | \$333 |
| Electric Ins Co (3) | \$279 | \$93 | \$131 |
| Empire Fire & Marine Ins Co | \$285-\$372 | N/A | N/A |
| Encompass Ins Co of New Jersey | \$600 | \$272 | \$257 |
| Excelsior Ins Co (Liberty Mutual Group) | \$399-\$531 | \$136 | \$184 |
| Farm Family Cas Ins Co (3) | \$415 | \$97 | \$280 |
| Farmers Ins Co of Flemington | \$392 | \$158 | \$155 |
| Farmers Mutual Fic of Salem Cty | \$369-\$510 | \$183 | \$325 |
| Federal Ins Co (Chubb Group) | \$633 | \$126 | \$173 |
| Fidelity Mohawk Ins Co (Franklin Mutual Group) | \$349-\$372 | \$126 | \$165 |
| Fidelity National Prop and Cas Ins | \$362 | \$112 | \$167 |
| Firemans Fund Indemnity Corp (Allianz Group) | \$691 | N/A | N/A |
| Firemans Fund Ins Co (Allianz Group) | \$659-\$778 | \$123-\$158 | \$209-\$231 |
| First American Prop & Cas Ins Co | N/A | \$249 | N/A |
| First Trenton Indemnity Co | \$383 | \$116 | \$151 |
| Fitchburg Mutual Ins Co | \$612 | \$133 | \$256 |
| FMI Ins Co (Franklin Mutual Group) (2) | \$300 | N/A | \$156 |
| Founders Ins Co | \$368-\$430 | \$154 | \$189 |
| Franklin Mut Ins Co (Franklin Mutual Group) (2) | \$373 | \$126 | \$165 |
| Germantown Ins Co (Philadelphia Contributionship Group) | \$388 | N/A | \$227 |
| Graphic Arts Mutual Ins Co (Utica National Group) | \$422-\$534 | \$159 | \$227 |
| Great Northern Ins Co (Chubb Group) (2) | \$444 | \$118 | \$162 |

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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|--|-------------|-------------|-------------|
| Hanover Ins Co (All-America Financial Group) | \$555 | \$127 | \$165 |
| Harleysville Ins Co of NJ (2) | \$459-\$536 | \$145-\$170 | \$185-\$213 |
| Hartford Cas Ins Co (The Hartford Group) | \$521 | \$117 | \$150 |
| Hartford Fire Ins Co (The Hartford Group) | \$696 | \$151 | \$194 |
| Hartford Underwriters Ins Co (The Hartford Group) | \$484 | \$124 | \$175 |
| High Point Preferred Ins Co (fmr. Prudential P&C) | \$537 | \$160 | \$174 |
| Homesite Ins Co | \$419 | \$211 | \$283 |
| Insurance Co of North Amer (Ace Group) | \$385 | N/A | N/A |
| Liberty Mutual Fire Ins Co (Liberty Mutual Group) | \$416 | \$118 | \$177 |
| Massachusetts Bay Ins Co (All-America Financial Group) | \$429 | \$115 | \$150 |
| Mercer Ins Co of NJ Inc | \$465-\$393 | \$212 | \$219 |
| Merchants Ins Co of NH Inc (Merchants Group) | \$317 | N/A | \$406 |
| Merchants Mutual Ins Co (Merchants Group) | \$486 | \$186 | \$267 |
| Merrimack Mut Fire Ins Co (Andover Group) | \$513-\$691 | \$181 | \$255 |
| Metropolitan Grp Prop & Cas Ins Co | \$680 | \$117 | \$176 |
| New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) | \$397 | \$58 | \$103 |
| New Jersey Re-Insurance Co (New Jersey Manufacturers Group) | \$467 | \$66 | \$119 |
| Ohio Cas Ins Co (Ohio Casualty Group) | \$786 | \$170 | \$246 |
| Pacific Indemnity Co (Chubb Group) | \$633 | \$126 | \$173 |
| Philadelphia Contributionship Ins (Philadelphia Contributionship Gro | \$606 | \$174 | \$298 |
| Preferred Mutual Ins Co | \$343 | \$121 | \$172 |
| Preserver Ins Co | \$372-\$538 | \$164 | \$134-\$192 |
| Proformance Ins Co | \$360 | N/A | \$256 |
| Providence Mut Fire Ins Co (1) | \$466-\$834 | \$182 | \$189 |
| Public Service Mutual Ins Co | \$445 | \$118 | \$114 |
| Quincy Mutual Fire Ins Co | \$447-\$552 | \$142 | \$184 |
| Rutgers Cas Ins Co | \$389-\$512 | \$136-\$175 | \$130-\$167 |
| Selective Ins Co of Amer (Selective Group) | \$407 | \$159 | \$207 |
| Selective Way Ins Co (Selective Group) | \$324 | N/A | \$207 |
| Shelby Cas Ins Co | \$390-\$517 | \$105-\$135 | \$154-\$204 |
| Sompo Japan Ins Co of America | \$436 | \$90 | \$325 |
| State Farm Fire and Cas Co | \$622 | \$124 | \$221 |
| Tokio Marine & Nichido Fire Ins Co Ltd | \$517 | \$162 | \$370 |
| United Services Auto Assoc (USAA Group) (1) (3) | \$388-\$467 | N/A | \$96-\$125 |
| USAA Cas Ins Co (USAA Group) (3) | \$453-\$543 | N/A | \$123-\$156 |
| Utica Mutual Ins Co (Utica National Group) | \$618 | \$184 | \$263 |
| Vigilant Ins Co (Chubb Group) (2) | \$481 | \$126 | \$173 |
| West American Ins Co (Ohio Casualty Group) | \$687 | N/A | \$303 |

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